

Fill in this information to identify the court:		
Debtor 1 Name (Last, First)	Emmanuel	Neto
Debtor 2 (Name, if single)	Catherine	Paderna-Neto
United States Bankruptcy Court for the District of New Jersey		
Case number 19-11380		

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 11, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(2) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 1201(a)(1) and 1201(b).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you must not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it before the last date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 12 and you need to file this form, file it before you make the last payment on your plan requires or before you file a motion for a discharge under § 1141(d)(3)(B) or § 1205(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1 Tell the Court About the Required Course

You must check one.

- ☒ I completed an approved course in personal financial management.

Date I took the course: 04/13/24
MD - 00111111

Name of approved provider: Saon Personal Finance

Certificate number: 05781-NS-02-051399785

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):
- ☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of making or making rational decisions about finances.
 - ☐ Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the Internet, even after I reasonably tried to do so.
 - ☐ Active duty. I am currently on active military duty in a military combat zone.
 - ☐ Absence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2 Sign Here

Print or type the information I have provided in Part 1 and signed.

Emmanuel Neto
Print or type name of debtor

Emmanuel Neto
Print or type name of debtor

Date: 04/13/24
MD - 00111111

Official Form 423

Certification About a Financial Management Course

Certificate Number: 05781-NJ-DE-038389785

Bankruptcy Case Number: 19-11380



05781-NJ-DE-038389785

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 17, 2024, at 2:28 o'clock PM PDT, Emanuel Neto completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 17, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President

Fill in this information to identify the case:			
Debtor 1 First Name Emanuel	Last Name Neto		
Debtor 2 (Spouse, if filing)	First Name Catherine	Last Name Padinha-Neto	
United States Bankruptcy Court for the District of New Jersey			
Case Number (19-MJ-00000) 19-11380			

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (c)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(a).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 90 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1107(b).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course

You must check one:

- ☒ I completed an approved course in personal financial management:

Date I took the course

04-17-2024
and / or /

Name of approved provider

Sage Personal Finance

Certificate number

CS781-15-DE-038389786

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

- ☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of reading or making rational decisions about finances.
- ☐ Disability. My physical disability causes me to be unable to complete a course in personal financial management in person. By phone or through the Internet, even after reasonably trying to do so.
- ☐ Active duty. I am currently on active military duty in a military combat zone.
- ☐ Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional course cannot adequately protect my debts.

Part 2: Sign Here

I certify that the information I have provided is true and correct.

Catherine Padinha-Neto
Printed name of debtor

Catherine Padinha-Neto
Printed name of debtor

DAW 04-17-2024
MAR 19 2024

Certification About a Financial Management Course

Certificate Number: 05781-NJ-DE-038389786

Bankruptcy Case Number: 19-11380



05781-NJ-DE-038389786

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 17, 2024, at 2:28 o'clock PM PDT, Catherine Padinha-Neto completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 17, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President